

**Fill in this information to identify the case:**

Debtor 1 JEFFREY R. DRYDEN  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing) \_\_\_\_\_  
United States Bankruptcy Court for the: WESTERN District of PA  
Case Number 16-22099-GLT (State)

**Official Form 410S1**

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: FREEDOM MORTGAGE CORPORATION

Court claim no. (if known): 10

Last 4 digits of any number you use to identify the debtor's account: 1200

Date of payment change: 12/01/2019  
Must be at least 21 days after date of this notice

New total payment:  
Principal, interest, and escrow, if any \$720.26

**Part 1: Escrow Account Payment Adjustment**

**1. Will there be a change in the debtor's escrow account payment?**

- ☐ No  
☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$267.85

New escrow payment: \$255.23

**Part 2: Mortgage Payment Adjustment**

**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

- ☒ No  
☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_%

New interest rate: \_\_\_\_\_%

Current principal and interest payment: \_\_\_\_\_ New principal and interest payment: \_\_\_\_\_

**Part 3: Other Payment Change**

**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☒ No  
☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \_\_\_\_\_ New mortgage payment: \_\_\_\_\_

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/ Mario J. Hanyon, Esquire  
Signature

Date November 1, 2019

Print: Mario J. Hanyon, Esq., Id. No.203993  
First Name Middle Name Last Name

Title Attorney

Company Phelan Hallinan Diamond & Jones, LLP

Address 1617 JFK Boulevard, Suite 1400  
Philadelphia, PA 19103

Contact Phone 215-563-7000

Email mario.hanyon@phelanhallinan.com